

Fill in this information to identify the case:

Debtor 1 CHRISTOPHER SPITZER

Debtor 2 PAMELA SPITZER  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Missouri  
(State)

Case Number: 18-46014

## Form 4100N

# Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor:	<u>US BANK TRUST NA TRUSTEE</u>	Court claim no. (if known): <u>14</u>
Last 4 digits of any number you use to identify the debtor's account	<u>9</u> <u>9</u> <u>5</u> <u>6</u>	
Property Address:	<u>24 ALANDALE CT</u> <u>FLORISSANT, MO 63031</u>	

### Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>6,332.99</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,332.99</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>1,386.60</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>1,386.60</u>
e. Allowed postpetition arrearage:	(e) \$ <u>-0-</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>-0-</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>7,719.59</u>

### Part 3: Postpetition Mortgage Payment

Check one

☐ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$                     

The next postpetition payment is due on

     /      /       
MM / DD / YYYY

☒ Mortgage is paid directly by the debtor(s).

Debtor 1 **CHRISTOPHER SPITZER**  
Name

Case number (if known) **18-46014**

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

**x/s/ Diana S. Daugherty**  
Signature

Date **11/30/2021**

Trustee **Diana S. Daugherty**

Address **Standing Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143**

Contact phone **(314) 781-8100**

Email **trust33@ch13stl.com**

Debtor 1 **CHRISTOPHER SPITZER**  
Name

Case number (if known) **18-46014**

## History Of Payments

### Part 2 - b

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	01/31/2019	2051694	Principal Paid	703.68
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	02/28/2019	2053793	Principal Paid	175.92
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	03/30/2019	2055873	Principal Paid	175.92
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	04/30/2019	2057988	Principal Paid	175.92
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	05/31/2019	2060163	Principal Paid	175.92
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	06/29/2019	2062334	Principal Paid	175.92
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	07/31/2019	2064486	Principal Paid	175.92
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	09/30/2019	2068685	Principal Paid	188.99
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	10/31/2019	6008390	Principal Paid	338.77
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	11/30/2019	6008511	Principal Paid	381.16
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	12/31/2019	6008569	Principal Paid	400.69
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	02/29/2020	6008751	Principal Paid	400.58
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	03/31/2020	6008840	Principal Paid	400.70
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	04/30/2020	6008955	Principal Paid	400.69
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	05/30/2020	6009010	Principal Paid	801.38
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	07/31/2020	6009238	Principal Paid	461.95
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	08/31/2020	6009268	Principal Paid	462.05
3	US BANK TRUST NA TRUSTE	Mortgage Arrearage	10/31/2020	6009504	Principal Paid	336.83

Total for Part 2 - b: **6,332.99**

### Part 2 - d

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	04/30/2019	2057988	Principal Paid	26.74
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	05/31/2019	2060163	Principal Paid	26.74
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	06/29/2019	2062334	Principal Paid	26.74
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	07/31/2019	2064486	Principal Paid	26.74
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	09/30/2019	2068685	Principal Paid	28.73
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	10/31/2019	6008390	Principal Paid	51.49
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	11/30/2019	6008511	Principal Paid	57.94
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	12/31/2019	6008569	Principal Paid	60.91
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	02/29/2020	6008751	Principal Paid	60.89
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	03/31/2020	6008840	Principal Paid	60.91
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	04/30/2020	6008955	Principal Paid	60.91
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	05/30/2020	6009010	Principal Paid	121.81
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	07/31/2020	6009238	Principal Paid	70.22
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	08/31/2020	6009268	Principal Paid	70.23
53	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	10/31/2020	6009504	Principal Paid	51.20
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	10/31/2019	6008390	Principal Paid	12.18
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	11/30/2019	6008511	Principal Paid	26.39
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	12/31/2019	6008569	Principal Paid	27.74
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	02/29/2020	6008751	Principal Paid	27.73
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	03/31/2020	6008840	Principal Paid	27.74
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	04/30/2020	6008955	Principal Paid	27.74
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	05/30/2020	6009010	Principal Paid	55.48
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	07/31/2020	6009238	Principal Paid	31.98
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	08/31/2020	6009268	Principal Paid	31.99
54	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	10/31/2020	6009504	Principal Paid	23.23
55	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	12/31/2020	6009676	Principal Paid	243.14
55	US BANK TRUST NA TRUSTE	Post-Petition Mortgage Supple	01/30/2021	6009761	Principal Paid	49.06

Total for Part 2 - d: **1,386.60**

Debtor 1

**CHRISTOPHER SPITZER**  
Name

Case number (if known) **18-46014**

### **CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on November 30, 2021, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on November 30, 2021.

CHRISTOPHER SPITZER  
PAMELA SPITZER  
24 ALANDALE COURT  
FLORISSANT, MO 63031

MARINOSCI LAW GROUP PC  
11111 NALL AVE  
STE 104  
LEAWOOD, KS 66211-1688

US BANK TRUST NA TRUSTEE  
PO BOX 660820  
C/O SN SERVICING CORP  
DALLAS, TX 75266-0820

SN SERVICING CORP  
323 5TH ST  
EUREKA, CA 95501-0305

/s/ Diana S. Daugherty

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Diana S. Daugherty, Chapter 13 Trustee